

Form 309

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

**Robert J. Koval**  
*Debtor(s)*

Case No. 18-20075-GLT  
Chapter: 13

Related to Docket No. 27

**ORDER DISMISSING CASE WITHOUT PREJUDICE AND  
TERMINATING WAGE ATTACHMENT**

**AND NOW**, this *The 3rd of May, 2021*, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

(1) The above-captioned case is **DISMISSED, without prejudice**. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to *11 U.S.C. §349*. Creditors are directed to *11 U.S.C. §108(c)* for time limits on filing a lawsuit to collect. ***Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.***

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.

  
Gregory L. Taddonio, Judge  
United States Bankruptcy Court

Case Administrators to serve:  
All Creditors and All Parties In Interest

In re:  
Robert J. Koval  
Debtor

Case No. 18-20075-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: May 03, 2021

User: dbas  
Form ID: 309

Page 1 of 2  
Total Noticed: 17

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2021:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db       | + Robert J. Koval, 165 Low Hill Road, Brownsville, PA 15417-8678                   |
| 14755950 | + Bank of America, PO Box 45144, Jacksonville, FL 32232-5144                       |
| 14807928 | + Bank of America, N.A., 16001 N DALLAS PKWY, ADDISON, TX 75001-3311               |
| 14793666 | + Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284                    |
| 14895232 | + Bank of burlingame, N.A., 16001 N DALLAS PKWY, ADDISON, TX 75001-3311            |
| 14755953 | + Jonathan P. Cawley, Esq., 3220 Tillman Drive, Suite 215, Bensalem, PA 19020-2028 |

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                          | Date/Time            | Recipient Name and Address   |
|----------|---|----------------------|--|
| 14849548 | EDI: LCIFULLSRV                                     | May 04 2021 03:28:00 | 13-7, PO Box 1931, Burlingame, CA 94011-1931   |
| 14755951 | + Email/PDF: creditonebknotifications@resurgent.com | May 04 2021 03:26:20 | Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873  |
| 14755952 | EDI: DISCOVER.COM                                   | May 04 2021 03:28:00 | Discover, P.O. Box 30943, Salt Lake City, UT 84130   |
| 14758792 | EDI: DISCOVER.COM                                   | May 04 2021 03:28:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025   |
| 14792606 | Email/PDF: resurgentbknotifications@resurgent.com   | May 04 2021 03:26:23 | LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14767534 | EDI: AGFINANCE.COM                                  | May 04 2021 03:28:00 | ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251   |
| 14755955 | + EDI: AGFINANCE.COM                                | May 04 2021 03:28:00 | One Main Financial, P.O. Box 3662, Evansville, IN 47735-3662   |
| 14791338 | Email/Text: Bankruptcy.Notices@pnc.com              | May 04 2021 04:12:00 | PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101   |
| 14755956 | Email/Text: Bankruptcy.Notices@pnc.com              | May 04 2021 04:12:00 | PNC Bank, PO Box 3180, Pittsburgh, PA 15230  |
| 14794672 | Email/Text: Bankruptcy.Notices@pnc.com              | May 04 2021 04:12:00 | PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101  |
| 14755957 | + EDI: CITICORP.COM                                 | May 04 2021 03:28:00 | Sears/CBNA, PO Box 6282, Sioux Falls, SD 57117-6282  |

TOTAL: 11

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|------------------|
|----------|---------------|------------------|

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PNC Bank, N.A.

14755954

New Direction

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 05, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 3, 2021 at the address(es) listed below:

| Name                                | Email Address  |
|-------------------------------------|--|
| Amy L. Zema                         | on behalf of Debtor Robert J. Koval amy@zomalawoffice.com    |
| Brian Nicholas                      | on behalf of Creditor PNC Bank N.A. bnicholas@kmlawgroup.com |
| Office of the United States Trustee | ustpreion03.pi.ecf@usdoj.gov                                 |
| Ronda J. Winnecour                  | cmecf@chapter13trusteewdpa.com                               |

TOTAL: 4